IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Hoon SUHMOON

Art Unit:

3626

Serial No.

09/783,961

Examiner:

A. G. Kalinowski

Filed:

February 16, 2001

Confirmation No.

2945

For:

SYSTEM AND METHOD FOR ISSUING CYBER Atty. Docket No. 249/243

PAYMENT MEANS MARKED WITH

BUSINESS IDENTIFICATION INFORMATION AND PROCESSING TRANSACTIONS WITH THE CYBER PAYMENT MEANS ON

COMPUTER NETWORK

RESPONSE TO ELECTION OF SPECIES AND PRELIMINARY AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA. 22313-1450

Sir:

INTRODUCTORY COMMENTS

In response to the Office action dated March 25, 2005, the following amendments and remarks are respectfully submitted in connection with the above identified application.

Amendments to the Claims are reflected in a listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.